

Retail Banking Fees and Charges

1 SGD SAVINGS ACCOUNT

1.1 CIMB FastSaver

Minimum Initial Deposit	S\$1,000
Minimum Amount to Earn Interest	S\$1,000
Fall-Below Fee	NIL
Monthly Account Fee	Not applicable
Early Account Closure Fee (for account closed within 6 months)	S\$50
Counter Transaction	S\$5
ATM Card	S\$10 per new ATM Card or S\$10 for linking of account to existing ATM Card

1.2 SGD StarSaver Savings Account

Minimum Initial Deposit	S\$1,000
Minimum Amount to Earn Interest	S\$1,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50

1.3 SGD StarSaver Savings-i Account (based on Wadiah Yad Dhamanah)

Minimum Initial Deposit	S\$1,000
Minimum Amount to Earn Potential Hibah	S\$1,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50

1.4 SGD StarSaver Savings-i Account (based on Commodity Murabahah)

Minimum Initial Deposit	S\$1,000
Minimum Amount to Earn Profit	S\$1,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50

1.5 CIMB Junior Saver

Minimum Initial Deposit	S\$1,000
Minimum Amount to Earn Interest	S\$1,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50

2 SGD CURRENT ACCOUNTS

2.1 SGD StarSaver Account

Minimum Initial Deposit	S\$5,000
Minimum Amount to Earn Interest	S\$5,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50
Excess Limit Fee (for incidental overdraft charge for account without credit limits)	SGD Prime Rate + 5% or minimum S\$20, whichever is higher
Internal Funds Transfer	Waived

2.2 SGD StarSaver-i Account (based on Wadiah Yad Dhamanah)

Minimum Initial Deposit	S\$5,000
Minimum Amount to Earn Potential Hibah	S\$5,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50
Excess Limit Fee (for incidental overdraft charge for account without credit limits)	NIL
Internal Funds Transfer	Waived

2.3 SGD StarSaver-i Account (based on Commodity Murabahah)

Minimum Initial Deposit	S\$5,000
Minimum Amount to Earn Profit	S\$5,000
Fall-Below Fee	NIL
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$50
Excess Limit Fee (for incidental overdraft charge for account without credit limits)	NIL
Internal Funds Transfer	Waived

2.4 SGD Current Account (Non-Interest Bearing)

Minimum Initial Deposit	S\$3,000
Fall-Below Fee (for average daily balance < S\$3,000)	S\$20 per month
Monthly Account Fee (with effect from January 2013)	S\$1 (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	S\$20
Excess Limit Fee (for incidental overdraft charge for account without credit limits)	SGD Prime Rate + 5% or minimum S\$20, whichever is higher
Internal Funds Transfer	Waived

3 FOREIGN CURRENCY ACCOUNTS

3.1 USD Interest Current Account (No longer offered w.e.f. 1 January 2017)

Minimum Initial Deposit	US\$1,000
Fall-Below Fee (if average balance is < US\$1,000)	US\$10 per month
Monthly Account Fee	S\$1 equivalent (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	US\$20
Deposit in Foreign Currency Notes Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List
Withdrawal in Foreign Currency Notes (subject to availability) Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List

3.2 USD Current Account (Non-Interest Bearing)

Minimum Initial Deposit	US\$1,000
Fall-Below Fee (for average daily balance < US\$1,000)	US\$10 per month
Monthly Account Fee (with effect from January 2013)	S\$1 equivalent (waived if Opt Out of Paper Statements)
Early Account Closure Fee (for account closed within 6 months)	US\$20
Deposit in Foreign Currency Notes Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List
Withdrawal in Foreign Currency Notes (subject to availability) Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List

3.3 CALL Accounts (Non-Checking and Non-Interest Bearing)

Minimum Initial Deposit	USD1,000 EUR1,000 JPY500,000	AUD1,000 GBP1,000
Fall-Below Fee (for average daily balance < minimum initial deposit balance)	USD10 / AUD10 / EUR7.50 / GBP5 / JPY1,000	
Monthly Account Fee (with effect from January 2013)	S\$1 equivalent (waived if Opt Out of Paper Statements)	
Early Account Closure Fee (for account closed within 6 months)	USD20 / AUD20 / EUR15 / GBP10 / JPY2,000	
Internal Funds Transfer (first-party)	Waived	
Deposit in Foreign Currency Notes Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List	
Withdrawal in Foreign Currency Notes (subject to availability) Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List	

EXCESS LIMIT FEE

Currency	For account without credit limits:	For account with credit limits:
USD, AUD	Minimum USD10 / AUD10 + interest (USD / AUD Prime Rate + 5%) on amount overdrawn	Interest (USD / AUD Prime Rate + 5%) on amount overdrawn. (min. USD10 / AUD10)
EUR, GBP	Minimum EUR7.50 / GBP5 + interest (EUR / GBP Prime Rate + 5%) on amount overdrawn	Interest (EUR / GBP Prime Rate + 5%) on amount overdrawn. (min. EUR7.50 / GBP5)
JPY	Minimum JPY1,000 + interest (JPY Prime Rate + 5%) on amount overdrawn	Interest (JPY Prime Rate + 5%) on amount overdrawn. (min. JPY1,000)

4 CHEQUE CHARGES

4.1 Outward Return Cheque		SGD Account	FCY Account
	Due to Insufficient Funds	S\$30 per cheque	US\$20 per cheque
	Due to Other Reasons	S\$30 per cheque (at the Bank's discretion)	US\$15 per cheque
4.2 Stop Payment		SGD Account	USD Account
		S\$30 per cheque	US\$20 per cheque
		S\$50 per range	US\$30 per range
4.3 Inward Return Cheque		SGD Account	USD Account
		Waived	Waived
4.4 Cheque Image Retrieval		SGD Account	USD Account
		S\$50 per cheque	S\$50 per cheque
4.5 Marked Cheque		SGD Account	
	Direct Marking CIMB Cheques	S\$50 per cheque (collect from presenting bank)	
	Other Banks' Cheques	S\$100 per cheque + courier charges (if applicable, borne by requesting party)	
4.6 Foreign Currency Cheques Collection Cleared Locally			
	USD cheques drawn on local clearing participating banks	Free	
	Other currency cheques and USD cheques drawn on non-participating banks (For cheques drawn on non-participating banks, minimum cheque amount is USD200 for USD cheques and EUR300 for EUR cheques)	Credited to Payee's SGD Account: S\$10 per cheque + agent fee (if applicable) + postage Credited to Payee's Foreign Currency Account (inclu. Brunei Dollar): 0.125% commission (min. \$10, max. \$200) per cheque + agent fee (if applicable) + postage	
	Ringgit cheques drawn in Malaysia	S\$10 per cheque + postage	

5 REMITTANCES - OUTWARD

5.1	Banker's Cheques	Payable to Own Name	Payable to 3rd Party
	Account Holder	Waived	S\$10 per cheque
5.2	MEPS (MAS Electronic Payment System)		
	Outgoing Payment for Local Beneficiary: SGD payment in Singapore	S\$20 per payment for amount equal to or below S\$10,000 S\$30 per payment for amount above S\$10,000	
	Withdrawal from SGD / Foreign Currency Fixed Deposit (payable in own name): SGD payment in Singapore	Free for first payment only	
	For Overseas Beneficiary: SGD payment overseas	Refer to charges listed under Outward Remittances - Telegraphic Transfer	
5.3	Demand Draft		
	Account Holder:		
	Debit from SGD Account or payment by SGD cash	0.125% commission (min. S\$10, max. S\$100) + agent fee (if applicable) + postage (if applicable)	
	Debit from Foreign Currency Account with foreign exchange	0.125% commission (min. S\$10, max. S\$100) + agent fee (if applicable) + postage (if applicable)	
	Debit from Foreign Currency Account without foreign exchange	0.125% commission (min. S\$10, max. S\$100) + 0.125% commission-in-lieu of exchange (min. S\$10, max. S\$100) + agent fee (if applicable) + postage (if applicable)	
	Withdrawal from Foreign Currency Fixed Deposit:		
	Issue in own name	First draft per day free, every subsequent draft at S\$20 each	
	Issue to third-party, with foreign exchange	0.125% commission (min. S\$10, max. S\$100) + agent fee (if applicable) + postage (if applicable)	
	Issue to third-party, without foreign exchange	0.125% commission (min. S\$10, max. S\$100) + 0.125% commission-in-lieu of exchange (min. S\$10, max. S\$100) + agent fee (if applicable) + postage (if applicable)	

5 REMITTANCES - OUTWARD

5.4 Telegraphic Transfers

Debit from SGD Account or payment by SGD cash	0.125% commission (min. S\$10, max. S\$100) + agent fee (if applicable) + cable charges (flat rate of S\$30)				
Debit from Foreign Currency Account with foreign exchange	0.125% commission (min. S\$10, max. S\$100) + agent fee (if applicable) + cable charge (flat rate of S\$30 or equivalent)				
Debit from Foreign Currency Account without foreign exchange	0.125% commission (min. S\$10, max. S\$100) + 0.125% commission-in-lieu of exchange (min. S\$10, max. S\$100) + agent fee (if applicable) + cable charge (flat rate of S\$30 or equivalent)				
Withdrawal from Foreign Currency Fixed Deposit:					
Payable in own name	Agent fee (if applicable) + cable charge (flat rate of S\$30), subsequent payment is subject to handling fee of S\$30				
Payable to third-party, with foreign exchange	0.125% commission (min. S\$10, max. S\$100) + agent fee (if applicable) + cable charge (if applicable, flat rate of S\$30 or equivalent)				
Payable to third-party, without foreign exchange	0.125% commission (min. S\$10, max. S\$100) + 0.125% commission-in-lieu of exchange (min. S\$10, max. S\$100) + agent fee (if applicable) + cable charge (if applicable, flat rate of S\$30 or equivalent)				
Agent upfront charges	<u>USD</u>	<u>AUD*</u>	<u>EUR</u>	<u>GBP</u>	<u>HKD</u>
	27	20/40	26	15	300
	<u>IDR</u>	<u>MYR</u>	<u>NZD</u>	<u>PHP</u>	<u>THB</u>
	30,000	15	25	500	500
	<u>Other Currencies</u> As per fees imposed by Overseas Banks				

*For telegraphic transfer within Australia, a charge of AUD20 will apply. For telegraphic transfer outside Australia, a charge of AUD40 will apply.

5.5 Cancellations

Banker's Cheque	S\$30 per Banker's Cheque
Demand Draft / Telegraphic Transfer	S\$30 handling fee + cable charge (if applicable) + agent fee (if applicable; Bank buys back at prevailing OD buying rate)

5.6 Stop Payment

Banker's Cheque	S\$30
Demand Draft / Telegraphic Transfer	S\$30 + cable charge (if applicable) + agent fee (if applicable)

5.7 Amendment / Tracer

Amendment for Telegraphic Transfer	S\$30 (excluding amendment fee from corresponding agent, if any)
Tracer for Telegraphic Transfer	S\$30 (excluding amendment fee from corresponding agent, if any)

6 REMITTANCES - INWARD

6.1	Telegraphic Transfer	In SGD	In FCY
	Credit to a SGD account	Waived	Waived
	Credit to a FCY account	Waived	Waived
	Credit to a Fixed Deposit	Waived	Waived
6.2	MEPS (MAS Electronic Payment System)		
	Credit to a SGD / FCY account	Waived	
	Credit to a Fixed Deposit	Waived	

7 GIRO

	Inward Return GIRO	Waived
	Outward Return GIRO (due to insufficient funds)	S\$10 per unsuccessful transaction

8 CASH DEPOSIT AND EXCHANGE SERVICES

	Bulk Cash Deposit (for denominations of S\$50 and below)	First 1,000 pieces free per day per account Every subsequent 1,000 pieces or part thereof at S\$20
	Coin Deposit And Withdrawal**	Every 100 pieces or part thereof at S\$5 (Waived for CIMB Junior Saver Account)
	Coin Exchange**	S\$5 for every \$100 changed or part thereof per day

**Coin services are only available on Tuesday and Thursday between 10.00am to 11.30am.

9 STANDING INSTRUCTION

	Giro	Handling fee of S\$20 for initial set-up only
	Monthly Inward Funds Transfer	Free

10 GUARANTEES

10.1	Remisier Banker's Guarantee	
	Issuance Commission	0.2% p.a. or minimum S\$60, whichever is higher
	Renewal Commission	0.2% p.a. or minimum S\$60, whichever is higher
	Tenure of Guarantee	1 year
	Claims Period	Maximum 3 months (no charge) + Tenure of Guarantee
10.2	Other Types of Banker's Guarantee	
	Issuance Commission	1.0% p.a. or minimum S\$100, whichever is higher
	Renewal Commission	1.0% p.a. or minimum S\$100, whichever is higher
	Tenure of Guarantee	Up to 3 years
	Claims Period	Maximum 3 months + Tenure of Guarantee

11 OTHER SERVICES

11.1 Document / Statement Retrieval Charges

For Document Retrievals	S\$10 per document
For Statement Retrievals	S\$10 per statement

11.2 Personal Data Retrieval Charges

Access Request	S\$10.70 per request
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Mailing of Retrieved Personal Data:

Normal Mail	Free
Registered Mail	S\$5 (or its equivalent)

11.3 Audit Confirmations

Non-borrowing customers	S\$30 per request (or its equivalent)
Borrowing customers	S\$50 per request (or its equivalent)

11.4 Other Services

Letter of Financial Standing	S\$50 per request
Tracers / Investigations	Cable charges (flat rate of S\$30 or its equivalent)
Cable Charges	S\$30 or its equivalent
Courier Charges	At cost, per request (subject to min. S\$10 or equivalent)
Registered Mails	S\$5 (Local and within Malaysia) S\$10 (Overseas)
CIMB <i>Clicks</i> Internet Banking Security Device Replacement Fee	S\$20

Information correct as of 3 July 2017.

Note:

1. Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
2. For non-account holder, payment in foreign currency is subject to Bank's approval.
3. Withdrawal of SGD or Foreign Currency Fixed Deposit by means of outward remittance (Banker's Cheque, Demand Draft or Telegraphic Transfer) is subject to the fee structure as stipulated in the respective sections.

Earnings on foreign currency deposits are dependent on the exchange rates prevalent at the time of maturity or withdrawal, as the case may be; and that adverse exchange rate movements could erase interest earnings completely and reduce the principal amount.

Disclaimer: Unless otherwise stipulated, all out of pocket expenses including cost of postage, telecommunication, transportation, correspondences, goods & services tax or agent's charges are for customers' account. Agents' interest will be collected from date of purchase to approximate date of payment.

Deposits Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Retail Banking Fees and Charges

CIMB PREFERRED FEES AND CHARGES

Multi-Currency Account

Minimum Initial Deposit	NIL
Monthly Account Fee	Not applicable
Early Account Closure Fee (for account closed within 6 months)	NIL
Internal Funds Transfer (first-party)	Waived
Deposit in Foreign Currency Notes Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List
Withdrawal in Foreign Currency Notes (subject to availability) Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.	Please refer to the Deposit/Withdrawal in Foreign Currency Notes Price List

EXCESS LIMIT FEE

Currency	For account without credit limits:	For account without credit limits:
USD	Minimum USD10 + interest (USD Prime Rate + 5%) on amount overdrawn	Interest (USD Prime Rate + 5%) on amount overdrawn. (subject to min. USD10)

Remittances - Outward

Outward Telegraphic Transfers with foreign exchange	S\$20 + Agent upfront charges [^] or Agent fee (if applicable)
Outward Telegraphic Transfers without foreign exchange	S\$50 + Agent upfront charges [^] or Agent fee (if applicable)
Outward MEPS	S\$20

Remittances - Inward

Inward TT Crediting into SGD or FCY Account	Waived
Inward MEPS in SGD or FCY or FD Account	Waived

Information correct as of 3 July 2017.

[^]Please refer to page 5 of 8 for the agent upfront charges.

Note:

- Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
- For non-account holder, payment in foreign currency is subject to Bank's approval.
- Withdrawal of SGD or Foreign Currency Fixed Deposit by means of outward remittance (Banker's Cheque, Demand Draft or Telegraphic Transfer) is subject to the fee structure as stipulated in the respective sections.

Earnings on foreign currency deposits are dependent on the exchange rates prevalent at the time of maturity or withdrawal, as the case may be; and that adverse exchange rate movements could erase interest earnings completely and reduce the principal amount.

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Deposits Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.